

State of Washington  
Office of Insurance Commissioner  
2003 Washington Market Share and Loss Ratio  
Line of Business: Products Liability

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	St Paul Fire & Marine Ins Co	24767	MN	\$5,480	16.83%	\$5,689	\$4,371	76.84%
2	Federal Ins Co	20281	IN	\$2,988	9.18%	\$2,715	\$3,169	116.75%
3	North American Specialty Ins Co	29874	NH	\$2,596	7.97%	\$2,090	\$101	4.85%
4	Zurich American Ins Co	16535	NY	\$2,177	6.69%	\$2,233	\$2,961	132.60%
5	National Surety Corp	21881	IL	\$1,471	4.52%	\$1,229	\$3,121	254.03%
6	Cornhusker Cas Co	20044	NE	\$1,343	4.13%	\$846	\$169	20.04%
7	American Guarantee & Liability Ins	26247	NY	\$1,315	4.04%	\$1,419	\$648	45.68%
8	American States Ins Co	19704	IN	\$1,269	3.90%	\$1,210	\$383	31.60%
9	Electric Ins Co	21261	MA	\$1,252	3.85%	\$1,100	\$1,372	124.74%
10	Universal Underwriters Ins Co	41181	KS	\$1,243	3.82%	\$1,181	\$665	56.31%
11	Federated Mut Ins Co	13935	MN	\$828	2.54%	\$778	\$196	25.27%
12	Wausau Underwriters Ins Co	26042	WI	\$751	2.31%	\$722	\$305	42.31%
13	Royal Ins Co Of Amer	26980	IL	\$663	2.04%	\$926	\$3,422	369.51%
14	Western Natl Assur Co	24465	WA	\$574	1.76%	\$574	\$3,601	627.29%
15	Capitol Ind Corp	10472	WI	\$522	1.60%	\$292	\$47	16.25%
16	Insurance Corp Of Hannover	37257	IL	\$476	1.46%	\$405	(\$31)	(7.75)%
17	Liberty Mut Ins Co	23043	MA	\$476	1.46%	\$512	\$2,055	401.65%
18	St Paul Mercury Ins Co	24791	MN	\$473	1.45%	\$401	\$3,322	828.28%
19	Liberty Mut Fire Ins Co	23035	MA	\$394	1.21%	\$528	\$500	94.78%
20	Great Northern Ins Co	20303	MN	\$367	1.13%	\$351	(\$48)	(13.70)%
21	Twin City Fire Ins Co Co	29459	IN	\$363	1.11%	\$342	\$500	146.34%
22	Ohio Cas Ins Co	24074	OH	\$287	0.88%	\$339	\$62	18.16%
23	Oregon Automobile Ins Co	23922	OR	\$276	0.85%	\$158	\$75	47.50%
24	Old Republic Ins Co	24147	PA	\$251	0.77%	\$230	\$16	6.88%
25	US Fidelity & Guaranty Co	25887	MD	\$234	0.72%	\$226	\$50	22.14%
26	Hartford Fire In Co	19682	CT	\$219	0.67%	\$136	\$6,876	5042.65%
27	North Pacific Ins Co	23892	OR	\$209	0.64%	\$291	\$332	114.14%
28	American Home Assur Co	19380	NY	\$180	0.55%	\$171	\$61	35.56%
29	XL Ins Amer Inc	24554	DE	\$166	0.51%	\$119	\$108	90.16%
30	Ranger Ins Co	24384	DE	\$156	0.48%	\$126	\$159	126.47%
31	Security Natl Ins Co	19879	TX	\$153	0.47%	\$193	\$7	3.82%
32	Sentry Select Ins Co	21180	WI	\$144	0.44%	\$149	\$55	36.67%
33	Ace American Ins Co	22667	PA	\$137	0.42%	\$113	\$14	12.05%
34	Globe Ind Co	24600	DE	\$127	0.39%	\$130	\$213	164.14%
35	Atlantic Mut Ins Co	19895	NY	\$125	0.38%	\$108	(\$13)	(11.75)%
36	Royal Ind Co	24678	DE	\$122	0.38%	\$97	\$454	467.05%
37	Nationwide Mut Ins Co	23787	OH	\$115	0.35%	\$91	\$61	67.39%
38	St Paul Guardian Ins Co	24775	MN	\$106	0.33%	\$327	\$407	124.52%
39	Oregon Mut Ins Co	14907	OR	\$105	0.32%	\$122	(\$19)	(15.81)%
40	Travelers Property Cas Of Amer	25674	CT	\$105	0.32%	\$105	(\$178)	(170.10)%
All 160 Other Companies				\$2,321	7.13%	\$2,966	\$22,612	762.31%
Totals (Loss Ratio is average)				\$32,559	100.00%	\$31,737	\$62,179	195.92%

(1)Excluding all Loss Adjustment Expenses (LAE)